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FOR IMMEDIATE RELEASE

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**Yes, Virginia, There is a Trial Period-
*But You Have to Ask for It!***

Trial Period: the 12 month period of time when you can disenroll from or drop your Medicare Advantage plan, regardless of lock-in or open enrollment. Lock-in and open enrollment do not take away your trial period rights. Those time frames do not apply to trial period.

There has been confusion regarding "trial period" when you join a Medicare Advantage plan. There are two federally recognized events which provide you with a "trial period".

1. When you very first go onto Medicare and your very first vehicle for receiving your Medicare benefits and services is through a Medicare Advantage plan and not through original Medicare Part A and Part B. Example: If your Medicare begins October 1, 2006, and you join an Advantage plan as your first Medicare vehicle, you have until September 2007 to exercise your right to come out of the Advantage plan any time during those 12 months and go to original Medicare.

The right to a "trial period" is also extended to individuals who are entitled to Medicare by reason of disability and join an Advantage plan when they are first eligible for Medicare. Tell the company you are using your trial period to leave the plan.

2. If you have a Medicare supplement insurance policy and you enroll for the first time into a Medicare Advantage plan, your first 12 months in the Advantage plan is your "trial period". Call the plan to disenroll and tell them you are using your trial period to leave the plan. You can drop the Advantage plan any time during the first 12 months and go back to your Medicare supplement insurance policy. The Medicare supplement insurer must give your policy back without asking any health questions. You cannot be made to serve a pre-existing condition waiting period because you have guarantee issue back into a Medicare supplement policy.

As of January 2006, the state of Wisconsin created another protection for its Medicare beneficiaries: if you leave your retiree group plan to join a Medicare Advantage plan for the first time, the first 12 months are your trial period. If you can get out of the Advantage plan, you are entitled to guaranteed issue of a Wisconsin Medicare supplement policy. No denial of policy. No asking health questions. No pre-existing condition waiting period.

The most important thing:

- Tell the Advantage plan that you are using your trial period to leave the plan.
- If you do not tell the plan you want to use your trial period, they will tell you that you cannot leave the plan because of lock in or because open enrollment has ended.